



ING Custom Choice Voluntary TDA

ING Custom Choice Voluntary Tax Deferred Annuity (TDA) is an option available to you through your 403(b) plan. With this variable annuity, issued by ING Life Insurance and Annuity Company, you can build a portfolio from an extensive menu of variable investment options managed by well-known leading portfolio managers. There are also separate fixed interest options available. The program offers a variety of employee services to assist you from enrollment to retirement and beyond. As always, your local ING representative is available to help build a retirement strategy to help meet your objectives.

Contract Charges

- Annual maintenance fee: None
- Mortality and expense risk fee: 0.75%
- No contract withdrawal charge
- Fund management fees and other fund operating expenses will apply

Investment Options

The variable annuity offers a variety of investment options, managed by well-known portfolio managers, as well as fixed interest options with a guarantee of principal (guarantee based on the claims-paying ability of ING Life Insurance and Annuity Company). You can customize your portfolio to match your individual needs and diversify or spread contributions over different options, thereby potentially helping to reduce investment risk. Note that guarantees do not apply to the investment return or principal value of the separate account.

Loans

Loans are available. Please note: loans will reduce your account balance, may impact your withdrawal value and limit participation in future growth potential. Other restrictions may apply.

One-on-One Service from Your Representative

To help you plan your retirement strategy and enroll in the plan, we have local representatives who are available to meet with you one-on-one. The representatives assigned to your retirement program are experienced in the financial services industry. They understand the unique needs of today's educators, and will work with you to design an investment plan suited to your objectives. Call us at (919) 789-7100.

Additional Account Services

Access your accounts 24 hours a day via a secure Internet site by visiting www.ingretirementplans.com and toll-free telephone service by calling 1-800-262-3862.

Account Rebalancing and Dollar Cost Averaging

These programs are elective and offered at no cost. They can help you keep your portfolio in line with your financial objectives and risk/reward tolerance. Only one of these programs can be elected in a given plan. Dollar cost averaging does not ensure a profit or guarantee against loss in declining markets. Investors should consider their financial ability to continue their purchases through periods of low price levels.

Fund Transfers

Certain restrictions apply for transfers from the fixed interest account. Subject to ING's policy on market timing and excessive trading. Please refer to the disclosure booklet for detailed information.

Comprehensive Employee Education and Services

- Enrollment support information materials and on-site enrollment meeting assistance
- Asset allocation assistance
- Participant newsletter
- Comprehensive quarterly reports
- Electronic delivery of documents
- Distribution assistance for departing/retiring employees

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ING CUSTOM CHOICE VOLUNTARY TDA

Distribution Options

A variety of distribution options to choose from including:

- Lump-sum or partial withdrawal
- Systematic payout options
- Variety of fixed and/or variable lifetime-based or period certain payout options. (If electing a variable payout option, the Mortality & Expense Risk Charge is 1.25%).

Distributions may be taxed as ordinary income when distributed. Withdrawals from the 403(b) plan may be subject to an IRS 10% premature distribution penalty tax if received prior to age 59½ unless another exception applies.

Rollovers

Rollovers are allowed.

Guaranteed Death Benefit

The death benefit is guaranteed to be the greater of (1) the current value of the account or (2) the total of net contribution(s) made to the individual account minus the total of any withdrawals, annuitizations, or loans. Guarantees apply to the claims-paying ability of ING Life Insurance and Annuity Company.

About ING

At ING, we have the privilege of helping educators prepare for their retirement future. For more than 40 years, we have been providing retirement programs and planning to hundreds of thousands of educators across the country. In a recent survey of industry leading companies, ING ranks #1 in K-12 sales.** We are committed to helping education employees like you plan for the retirement you deserve.

**Source: LIMRA Not-for-Profit Markets Survey, Q1 2009 results. ING has determined the ranking using the LIMRA survey data.

You should consider the investment objectives, risks, and charges and expenses of the variable product and its underlying fund options offered through a retirement plan, carefully before investing. The prospectuses/ prospectus summaries contain this and other information, which can be obtained by contacting your local representative. Please read the information carefully before investing.

IMPORTANT NOTES: Variable annuities are intended to be longterm investments for retirement. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than the original amount invested. Tax deferral is provided by your employer's plan and the annuity does not provide any additional tax deferral benefit. Annuities may be subject to additional fees and expenses to which other tax-qualified plan funding vehicles may not be subject. However, annuities provide features and benefits such as lifetime income payments and death benefits which may be valuable to you.

Neither ING nor its affiliated companies or representatives provide tax or legal advice. Please consult a tax adviser or attorney before making a tax-related investment/insurance decision.

For 403(b)(1) annuities, employee deferrals (including earnings) may generally be distributed only upon your: attainment of age 59½, severance from employment, death, disability, or hardship. *Note:* Hardship withdrawals are limited to employee deferrals made after 12/31/88. *Exceptions to the distribution rules:* No Internal Revenue Code withdrawal restrictions apply to '88 cash value

(employee deferrals (including earnings) as of 12/31/88) and employer contributions (including earnings). However, employer contributions made to an annuity contract issued after December 31, 2008 may not be paid or made available before a distributable event occurs. Such amounts may be distributed to a participant or if applicable, the beneficiary: upon the participant's severance from employment or upon the occurrence of an event, such as after a fixed number of years, the attainment of a stated age, or disability.

Not FDIC/NCUA/NCUSIF Insured	Not a Deposit of a Bank/Credit Union	May Lose Value	Not Bank/Credit Union Guaranteed	Not Insured by Any Federal Government Agency
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Insurance products, annuities and retirement plan funding that are issued by (third party administrative services may also be provided by) ING Life Insurance and Annuity Company are distributed by ING Financial Advisers, LLC (member SIPC), One Orange Way, Windsor, CT 06095-4774. These companies are wholly owned, indirect subsidiaries of ING Groep N.V. Securities may also be distributed through other broker-dealers with which ING Financial Advisers, LLC has selling agreements. Insurance obligations are the responsibility of each individual company. Products and services may not be available in all states.



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